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Patent

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicants: LAWRENCE et al.

Application No.: 09/812,627

Filing Date: 3/20/2001

For: AUTOMATED GLOBAL RISK  
MANAGEMENT

) Confirmation No.: 1330  
)  
) Group Art Unit: 3628  
)  
) Examiner: Subramanian, Narayanswamy  
)  
) **AMENDMENT and RESPONSE to**  
) **February 22, 2007 Final Office Action**  
)  
) Attorney Docket No.: G08.124  
)  
) **PTO Customer Number 28062**  
) **Buckley, Maschoff & Talwalkar LLC**  
) **50 Locust Avenue**  
) **New Canaan, CT 06840**  
)

## CERTIFICATE OF FACSIMILE UNDER 37 CFR 1.8

I hereby certify that this correspondence is being facsimile  
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numbers (571) 273-8300 on April 23, 2007.

Dated: April 23, 2007 By: /RPC/  
Randolph P. Calhoun

Mail Stop AF  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Sir:

In response to the Non-Final Office Action mailed September 8, 2006, please  
amend the above-identified application as follows:

**Amendments to the claims** are reflected in the listing of claims that begins on  
page 2 of this paper.

**Remarks** begin on page 7 of this paper.